

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Valentin Garcia-Sandoval
Debtor

Case No. 16-04149-MDF
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-1

User: CKovach
Form ID: 318

Page 1 of 2
Total Noticed: 21

Date Rcvd: Jan 24, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 26, 2017.

db
4841807 +Valentin Garcia-Sandoval, 4373 Wynnfield Dr., Dover, PA 17315-3460
4841808 Belco Community CU, PO Box 82, Harrisburg, PA 17108-0082
4841810 Best Buy/CBNA, PO Box 790441, Saint Louis, MO 63179-0441
4841811 CYNCB/JC Penney, PO Box 965007, Orlando, FL 32896-5007
4841811 Greater York Family Denistry, c/o Credit Bureau of York, 33 S Duke Street,
York, PA 17401-1401
4841813 Nationstar Mortgage, 8950 Cypress Waters Blvd, Irving, TX 75063
4841814 Preferred Credit, PO Box 1679, Saint Cloud, MN 56302-1679
4841820 +Synchrony Bank, c/o JH Portgolio Debt Equities, 5757 Phantom Drive, Suite 225,
Hazelwood, MO 63042-2429
4841822 +York Hospital, c/o Penn Credit Corp, 916 S 14th Street, Harrisburg, PA 17104-3425

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
cr

EDI: RECOVERYCORP.COM Jan 24 2017 18:53:00 Recovery Management Systems Corporation,
25 SE 2nd Avenue, Suite 1120, Miami, FL 33131-1605
4841806 EDI: AMEREXPR.COM Jan 24 2017 18:53:00 American Express, PO Box 981540,
El Paso, TX 79998-1540
4844741 +EDI: AISACG.COM Jan 24 2017 18:53:00 BMW Bank of North America,
c/o Ascension Capital Group, P.O. Box 165028, Irving, TX 75016-5028
4844741 +E-mail/PDF: acg.acg.ebn@americaninfosource.com Jan 24 2017 18:57:55
BMW Bank of North America, c/o Ascension Capital Group, P.O. Box 165028,
Irving, TX 75016-5028
4841809 EDI: BMW.COM Jan 24 2017 18:53:00 BMW Financial Services, PO Box 3608, Dublin, OH 43016
4841812 +EDI: CBSKOHL.COM Jan 24 2017 18:53:00 Kohl's Department Store, PO Box 3115,
Milwaukee, WI 53201-3115
4842425 EDI: RECOVERYCORP.COM Jan 24 2017 18:53:00 Recovery Management Systems Corporation,
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
4841815 EDI: RMSC.COM Jan 24 2017 18:53:00 SYNCB/HH Gregg, PO Box 965036,
Orlando, FL 32896-5036
4841816 EDI: RMSC.COM Jan 24 2017 18:53:00 SYNCB/JC Penney, PO Box 965007,
Orlando, FL 32896-5007
4841817 EDI: RMSC.COM Jan 24 2017 18:53:00 SYNCB/Sony Financial, PO Box 965036,
Orlando, FL 32896-5036
4841818 +EDI: RMSC.COM Jan 24 2017 18:53:00 SYNCB/TJX Cos, PO Box 965005, Orlando, FL 32896-5005
4841819 EDI: RMSC.COM Jan 24 2017 18:53:00 SYNCB/Walmart Dual Card, PO Box 965024,
Orlando, FL 32896-5024
4841821 +EDI: WFFC.COM Jan 24 2017 18:53:00 Wells Fargo Dlrsvc/Wacho, PO Box 1697,
Winterville, NC 28590-1697

TOTAL: 13

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +BMW Bank of North America, c/o Ascension Capital Group, P.O. Box 165028,
Irving, TX 75016-5028

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 26, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 24, 2017 at the address(es) listed below:

James H. Turner on behalf of Debtor Valentin Garcia-Sandoval pat@turnerandoconnell.com,
notices@UpRightLaw.com
Joshua I Goldman on behalf of Creditor NATIONSTAR MORTGAGE LLC bkgroup@kmlawgroup.com,
bkgroup@kmlawgroup.com

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

Lawrence V. Young (Trustee) lyoung@cgalaw.com,
pa33@ecfcbis.com;tlocondro@cgalaw.com;rminello@cgalaw.com
Thomas I Puleo on behalf of Creditor NATIONSTAR MORTGAGE LLC tpuleo@goldbecklaw.com
United States Trustee ustpreregion03.ha.ecf@usdoj.gov

TOTAL: 5

Information to identify the case:Debtor 1 **Valentin Garcia-Sandoval**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-6637**

EIN ____-____-____

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ____-____-____

EIN ____-____-____

United States Bankruptcy Court **Middle District of Pennsylvania**Case number: **1:16-bk-04149-MDF****Order of Discharge**

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Valentin Garcia-Sandoval

**By the
court:**January 24, 2017Honorable Mary D. France
United States Bankruptcy Judge

By: CKovach, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.